



## Early Journal Content on JSTOR, Free to Anyone in the World

This article is one of nearly 500,000 scholarly works digitized and made freely available to everyone in the world by JSTOR.

Known as the Early Journal Content, this set of works include research articles, news, letters, and other writings published in more than 200 of the oldest leading academic journals. The works date from the mid-seventeenth to the early twentieth centuries.

We encourage people to read and share the Early Journal Content openly and to tell others that this resource exists. People may post this content online or redistribute in any way for non-commercial purposes.

Read more about Early Journal Content at <http://about.jstor.org/participate-jstor/individuals/early-journal-content>.

JSTOR is a digital library of academic journals, books, and primary source objects. JSTOR helps people discover, use, and build upon a wide range of content through a powerful research and teaching platform, and preserves this content for future generations. JSTOR is part of ITHAKA, a not-for-profit organization that also includes Ithaka S+R and Portico. For more information about JSTOR, please contact [support@jstor.org](mailto:support@jstor.org).

A review of the zoning legislation of California, Wisconsin, Minnesota, New York, and Canada, showing the principles governing districting, the weaknesses of these laws, the attitude of the courts, and the means of making zoning legislation succeed.

*A discussion of woman suffrage, by Yale University debating teams, in the 1914 triangular debates with Harvard and Princeton.* (New Haven, Conn.: Yale Coöp. Corp. 1914. Pp. 38. 35c.)

*A handbook containing suggestions and programs for community social gatherings at rural school houses.* Revised edition. (Charleston, W. Va.: M. P. Shawkey. 1914. Pp. 54.)

*An investigation of housing conditions of Cleveland's workingmen. The best, the average, the worst.* (Cleveland, O.: Dept. Public Welfare. 1914. Pp. 34, illus.)

*A list of helpful publications concerning vocational instruction.* (Albany, N. Y.: Univ. of State of N. Y. 1914. Pp. 41.)

*Penal farms and farm colonies.* Bulletin no. 6. (New York: Russell Sage Foundation Library. 1914. Pp. 3.)

Contains three pages of bibliographical entries.

*Die Wohnungsfrage in Deutschland.* (Dresden: Kühnemann. 1914. Pp. 194. 5 M.)

## Insurance and Pensions

*Fire Insurance and the Municipalities.* By A. FINGLAND JACK. (London: P. S. King and Son. 1914. Pp. xiii, 160. 3s. 6d.)

Though brief, this discussion supplies some valuable information on the experience of cities in providing insurance. The title is misleading in that the author considers only municipal schemes of insurance in England and Scotland and only nine of these in cities. An investigation of such plans of insurance on the Continent would have greatly added to the value of the book.

The first two chapters discuss insurance companies, agents, and brokers. The relation of this discussion to the particular subject is not very apparent. Then follows a description of the municipal insurance plans of London, Nottingham, Birmingham, Leicester, Bradford, Hastings, Accrington, Aberdeen, and Glasgow. Appendices show the deficiency account of a defaulting insurance company, the number of fire insurance companies in 1861 and 1911, a précis of a bill to regulate insurance brokers, agents, and companies, and, finally, the insurance scheme of the Southport corporation.

By municipal insurance the author means insurance by the city either of city property or private property of citizens. Two

common reasons assigned for municipal and state insurance are exorbitant profits of companies and unfair rates. The author shows, what is true in every country, that unusual earnings have not been secured; and that in England as in the United States the greatest number of lately organized companies have failed. A committee, somewhat similar to the rating bureaus in the United States, establishes rates for all municipalities, and therefore to a large extent discrimination does not exist.

The conclusions drawn from this somewhat meager investigation are: (a) so far as tried, the plans have been successful, but all the plans are new and used only by such municipalities as have had a favorable experience in the past; (b) only the larger municipalities can use the plans; (c) municipalities might borrow in case of very heavy losses, or insure only the less hazardous risks; (d) self-insurance should be labelled "poison," to be used with care.

W. F. GEPHART.

#### NEW BOOKS

CLARK, W. L. *The investigation and adjustment of liability insurance claims and workmen's compensation losses.* (Baltimore: Maryland Casualty Company. 1914. Pp. 103. \$1.)

DOMIZLAFF, K. *Die Feuerversicherung.* Versicherungs-Bibliothek, 2. (Berlin: Mittler. 1914.)

ELDERTON, W. P. and FIPPARD, R. C. *The construction of mortality and sickness tables. A primer.* (London: Adam & Charles Black. 1914. Pp. vi, 120. 2s. 6d.)

It is no easy matter for actuaries, or any other class of technical experts, to translate the more or less mysterious processes of their calling into descriptive language which will enable the lay mind to visualize the subject to its own satisfaction. The process of recording great masses of mortality or morbidity experience in such tabular form as to show at a glance approximately how many people at this or that age may be expected, in the light of this or that standard, to die or become sick, is a particularly intricate matter of which few people without the actuarial pale have the faintest conception; and most of the literature dealing with it is too technical for the enlightenment of lay readers. In the case of the above-named primer, however, Messrs. Elderton and Fippard, both fellows of the Institute of Actuaries, have so handled their subject as to make it readily understandable by would-be students of insurance principles and processes, though without any knowledge of the mathematics of insurance, and the book may fairly be termed the clearest and most concise treatment of its subject now available. It is exceptionally free from technical words and phrases, and in its introductory pages apparently starts with the assumption that the reader has practically no prior acquaintance with the methods